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12. As per claim 7, Crane teaches the method of claim 1 as described above. Crane further teaches the method comprising the step of (e) the builder entering in the computer system from the remote terminal data regarding sale of the specific building project from the remote terminal and insurance coverage for the project being terminated (see On-Line Quotes For Your Business and Change_Req_Inst.htm).

13. As per claim 8, Crane teaches the method for a construction builder having a plurality of construction projects to initiate and monitor builders risk insurance with a central computer system accessible from a remote terminal, comprising the steps of:

(a) A construction builder obtaining a blanket coverage builders risk insurance policy from an insurance provider and reflected in a central computer database of insurance policy terms from which insurance premiums may be computed for specific building projects of the builder (see Proposal For Insurance Coverage);

(b) The builder entering data on a specific building project into the computer database from a remote terminal (see Proposal For Insurance Coverage);

(c) Computing the insurance premium for the specific building project (see Premium Summary); and

(d) The builder initiating insurance coverage for the specific building project by acceptance entry from the remote terminal (see Premium Summary where the builder agrees with the listed coverage).

14. As per claim 9, Crane teaches the method of claim 8 as described above. Crane further teaches the method wherein step (b) the builder enters geographic data (see Please select county or city in which your primary business address is located) and building size data for the specific

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project data (As noted above, non-functional data such as building size data shall be given no patentable weight).

15. As per claim 11, Crane teaches the method of claim 8 as described above. Crane further teaches the method wherein step (a) the insurer enters data regarding the identification of a lender that provides funding for construction of the building project (see General Liability Application and where the identification of a lender field is considered non-functional as noted above).

16. As per claim 13, Crane teaches the method of claim 1 as described above. Crane further teaches the method comprising the step of (e) generating a printed certificate of insurance coverage for the specific building project (see Cert_Inst.htm).

17. As per claim 14, Crane teaches the method of claim 8 as described above. Crane further teaches the method comprising the step of (e) the builder entering in the computer system from the remote terminal data regarding sale of the specific building project from the remote terminal and insurance coverage for the project being terminated (see On-Line Quotes For Your Business and Change_Req_Inst.htm).

18. As per claim 15, Crane teaches the method of claim 8 as described above. Crane further teaches the method comprising the step of (e) generating a charge to a credit provider by which funds are transferred to the insurer by the credit provider for the premium for the specific project and an invoice is sent by the credit provider to the builder for payment of said transferred funds (see Send Check by Mail).

19. As per claim 16, Crane teaches the method of claim 8 as described above. Crane further teaches the method comprising the step of generating periodic statements that list all current

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specific projects included in the blanket coverage builders risk insurance policy (see Cert_Inst.htm).

20. As per claim 17, Crane teaches a method for a provider of builders risk insurance to insure a plurality of building construction projects by a plurality of construction builders with the builders risk insurance for a particular project initiated by the construction builder accessing a central computer system from a remote terminal, comprising the steps of:

- (a) Providing a blanket coverage builders risk insurance policy for at least one construction builder as reflected in a central computer database of insurance policy terms from which insurance premiums maybe computed for specific building projects of the builder (see Proposal For Insurance Coverage);
- (b) The builder entering data on a specific building project into the computer database from a remote terminal (see Proposal For Insurance Coverage);
- (c) Computing the insurance premium for the specific building project (see Premium Summary); and
- (d) The builder initiating insurance coverage for the specific building project by acceptance entry from the remote terminal (see Premium Summary where the builder agrees with the listed coverage).

21. As per claim 18, Crane teaches the method of claim 17 as described above. Crane further teaches the method wherein step (b) the builder enters geographic data (see Please select county or city in which your primary business address is located) and building size data (As noted above, non-functional data such as building size data shall be given no patentable weight) for the specific project.

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22. As per claim 20, Crane teaches the method of claim 17 as described above. Crane further teaches the method wherein step (a) further comprises the insurer entering data regarding the identification of a lender that provides funding for construction of the building project (see General Liability Application and where the identification of a lender field is considered non-functional as noted above).

23. As per claim 22, Crane teaches the method of claim 17 as described above. Crane further teaches the method comprising the step of (e) generating a printed certificate of insurance coverage for the specific building project (see Cert_Inst.htm).

24. As per claim 23, Crane teaches the method of claim 17 as described above. Crane further teaches the method comprising the step of (e) the builder entering in the computer system from the remote terminal data regarding sale of the specific building project from the remote terminal and insurance coverage for the project being terminated (see On-Line Quotes For Your Business and Change_Req_Inst.htm).

25. As per claim 24, Crane teaches the method of claim 17 as described above. Crane further teaches the method comprising the step of (e) generating a charge to a credit provider by which funds are transferred to the insurance provider by the credit provider for the premium for the specific project and an invoice is sent by the credit provider to the builder for payment of said transferred funds (see Send Check by Mail).

26. As per claim 25, Crane teaches the method of claim 17 as described above. Crane further teaches the method comprising the step of generating periodic statements that list specific projects included in the blanket coverage builders risk insurance policy for the builder (see Cert_Inst.htm).

Claim Rejections - 35 USC § 103

27. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

28. **Claims 3, 10 and 19** are rejected under 35 U.S.C. 103(a) as being unpatentable over Crane et al., "InsurancePoliciesOnline.com" (see reference U on the attached PTO-892) in view of Strech, U.S. Pre-Grant Publication number 2003/0139948 (see reference A on the attached PTO-892).

29. As per claim 3, Crane teaches the method of claim 2 as described above.

Crane does not explicitly teach the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area.

However, Strech teaches the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated (see paragraph 141) and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area (see paragraph 141 where the rates become so high as to prevent coverage).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add these features into Crane. One of ordinary skill in the art would have added these features into

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Crane with the motivation to enable policies to be configured to allow for variable premium rates within one transaction based on changes in risk exposure as a function of time within one overall transaction (see Strech paragraph 11).

30. As per claim 10, Crane teaches the method of claim 9 as described above.

Crane does not explicitly teach the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area.

However, Strech teaches the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated (see paragraph 141) and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area (see paragraph 141 where the rates become so high as to prevent coverage).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add these features into Crane. One of ordinary skill in the art would have added these features into Crane with the motivation to enable policies to be configured to allow for variable premium rates within one transaction based on changes in risk exposure as a function of time within one overall transaction (see Strech paragraph 11).

31. As per claim 19, Crane teaches the method of claim 18 as described above.

Crane does not explicitly teach the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated

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and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area.

However, Strech teaches the method wherein data on the weather predicated for the geographic area of the specific building project is entered into the computer system and updated (see paragraph 141) and wherein step (d) the initiation of insurance coverage the specific building project suspended while the weather data includes dangerous conditions data for that geographic area (see paragraph 141 where the rates become so high as to prevent coverage).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add these features into Crane. One of ordinary skill in the art would have added these features into Crane with the motivation to enable policies to be configured to allow for variable premium rates within one transaction based on changes in risk exposure as a function of time within one overall transaction (see Strech paragraph 11).

32. **Claims 5, 12 and 21** are rejected under 35 U.S.C. 103(a) as being unpatentable over Crane et al., "InsurancePoliciesOnline.com" (see reference U on the attached PTO-892) in view of Official Notice.

33. As per claim 5, Crane teaches the method of claim 4 as described above.

Crane does not explicitly teach the method comprising the step of the lender generating periodic statements that list all current specific project loan amounts and loan payments due to be paid by the builder.

The examiner takes Official Notice that lenders generate period statements listing loan amounts and loan payments due to be paid.

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It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature into Crane with the motivation to provide loan updates (see Official Notice).

34. As per claim 12, Crane teaches the method of claim 11 as described above.

Crane does not explicitly teach the method comprising the step of the lender generating periodic statements that list all current specific project loan amounts and loan payments due to be paid by the builder.

The examiner takes Official Notice that lenders generate period statements listing loan amounts and loan payments due to be paid.

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature into Crane with the motivation to provide loan updates (see Official Notice).

35. As per claim 21, Crane teaches the method of claim 20 as described above.

Crane does not explicitly teach the method comprising the step of the lender generating periodic statements that list all current specific project loan amounts and loan payments due to be paid by the builder.

The examiner takes Official Notice that lenders generate period statements listing loan amounts and loan payments due to be paid.

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature into Crane with the motivation to provide loan updates (see Official Notice).

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36. **Claims 26 – 31** are rejected under 35 U.S.C. 103(a) as being unpatentable over Crane et al., “InsurancePoliciesOnline.com” (see reference U on the attached PTO-892) in view of Flanagan, U.S. Pre-Grant Publication number 2003/0018507 (see reference B on the attached PTO-892).

37. As per claim 26, Crane teaches the method of claim 1 as described above.

Crane further teaches the method comprising the step of communicating the data on the specific building project (see On-Line Quotes For Your Business where the information is e-mailed).

Crane does not explicitly teach the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder.

However, Flanagan teaches the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder (see paragraph 18).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is designed to provide detailed construction schedules directly to the builder’s suppliers and subcontractors (see Flanagan paragraph 4).

38. As per claim 27, Crane in view of Flanagan teaches the method of claim 26 as described above.

Crane does not explicitly teach the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods

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and services for the specific building project while restricting access by the vendor to the insurance coverage data.

However, Flanagan teaches the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while restricting access by the vendor to the insurance coverage data (see paragraph 7).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is designed to provide detailed construction schedules directly to the builder's suppliers and subcontractors (see Flanagan paragraph 4).

39. As per claim 28, Crane teaches the method of claim 8 as described above.

Crane further teaches the method comprising the step of communicating the data on the specific building project (see On-Line Quotes For Your Business where the information is e-mailed).

Crane does not explicitly teach the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder.

However, Flanagan teaches the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder (see paragraph 18).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is

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designed to provide detailed construction schedules directly to the builder's suppliers and subcontractors (see Flanagan paragraph 4).

40. As per claim 29, Crane in view of Flanagan teaches the method of claim 28 as described above.

Crane does not explicitly teach the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while restricting access by the vendor to the insurance coverage data.

However, Flanagan teaches the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while restricting access by the vendor to the insurance coverage data (see paragraph 7).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is designed to provide detailed construction schedules directly to the builder's suppliers and subcontractors (see Flanagan paragraph 4).

41. As per claim 30, Crane teaches the method of claim 17 as described above.

Crane further teaches the method comprising the step of communicating the data on the specific building project (see On-Line Quotes For Your Business where the information is e-mailed).

Crane does not explicitly teach the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder.

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However, Flanagan teaches the method comprising the step of communicating the data on the specific building project upon entry thereof to a construction scheduler for the builder (see paragraph 18).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is designed to provide detailed construction schedules directly to the builder's suppliers and subcontractors (see Flanagan paragraph 4).

42. As per claim 31, Crane in view of Flanagan teaches the method of claim 30 as described above.

Crane does not explicitly teach the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while restricting access by the vendor to the insurance coverage data.

However, Flanagan teaches the method comprising the step of enabling a plurality of vendors to access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while restricting access by the vendor to the insurance coverage data (see paragraph 7).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Crane. One of ordinary skill in the art would have added this feature to Crane with the motivation to provide a computerized system for large project homebuilders that is

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designed to provide detailed construction schedules directly to the builder's suppliers and subcontractors (see Flanagan paragraph 4).

43. **Claims 32 – 39** are rejected under 35 U.S.C. 103(a) as being unpatentable over Flanagan, U.S. Pre-Grant Publication number 2003/0018507 (see reference B on the attached PTO-892) in view of Crane et al., "InsurancePoliciesOnline.com" (see reference U on the attached PTO-892).

44. As per claim 32, Flanagan teaches an apparatus for administering a builders risk insurance program with a computer system that includes a central computer that is accessible from at least one remote terminal, comprising:

- A central computer system having a building projects database and including a plurality of building parameters for a specific building project of the builder to be covered by the master builders risk insurance policy, from which premiums for the specific building project may be computed using the building parameters (see paragraph 20 and MPEP§2106C where the limitations following the 'for' are considered intended use and thus given no patentable weight);
- A remote terminal accessible by the builder for the builder to enter building parameters on the specific building project into the computer system (see paragraph 18 and MPEP§2106C where the limitations following the 'for' are considered intended use and thus given no patentable weight);
- Computing means for computing the insurance premium for the specific building project and displaying the premium at the remote terminal (see paragraph 20 where the means is a computer and MPEP§2106C where the limitations following the 'for' are considered intended use and thus given no patentable weight); and

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- Initiation means for the builder to initiate builders risk insurance coverage under the master builders risk insurance policy for the building project by acceptance entry from the remote terminal (see paragraph 20 where the means is a computer keyboard and MPEP§2106C where the limitations following the ‘for’ are considered intended use and thus given no patentable weight).

Flanagan does not explicitly teach the apparatus comprising:

- A master builders risk insurance policy issued by an insurer to a builder.

However, Crane teaches the apparatus comprising:

- A master builders risk insurance policy issued by an insurer to a builder (see Proposal For Insurance Coverage).

It would be obvious to one of ordinary skill in the art at the time the invention was made to add this feature into Flanagan. One of ordinary skill in the art would have added this feature to Flanagan with the motivation to manage the insurance account online (see Crane Business Insurance Network).

45. As per claim 33, Flanagan in view of Crane teaches the method of claim 32 as described above. Flanagan further teaches the apparatus wherein the building parameters entered by the builder includes geographic data and building size data (see paragraph 20 where the particular fields are considered non-functional as noted above).

46. As per claim 34, Flanagan in view of Crane teaches the method of claim 33 as described above. Flanagan further teaches the apparatus comprising

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- Means for providing to the computer system weather data predicated for a geographic area including that of the specific building project (see paragraph 19 where the means is the Internet); and
- Means for suspending the initiation of insurance coverage for the specific building project while the weather data includes dangerous conditions data for that geographic area (see paragraph 20 where the means is the computer).

47. As per claim 35, Flanagan in view of Crane teaches the method of claim 32 as described above. Flanagan further teaches the apparatus wherein the building projects database further comprises data regarding the identification of a lender that provides funding for construction of the building project (see paragraph 20 where the particular fields are considered non-functional as noted above).

48. As per claim 36, Flanagan in view of Crane teaches the method of claim 35 as described above. Flanagan further teaches the apparatus comprising a reporter that generates periodic statements that list all current specific project loan amounts and loan payments due to be paid by the builder (see paragraph 18 where the computer is able to generate reports and the specific information on the report is considered non-function as noted above).

49. As per claim 37, Flanagan in view of Crane teaches the method of claim 32 as described above. Flanagan further teaches the apparatus comprising means for providing a certificate of insurance coverage for the specific building project (see paragraph 19 where the means for providing is a computer).

50. As per claim 38, Crane teaches the apparatus of claim 32 as described above. Flanagan further teaches the apparatus comprising a construction scheduler accessible by the builder for

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scheduling construction activities for the building project in which the building parameters for the specific building project communicate to the construction scheduler upon entry thereof to the building projects database (see paragraph 16).

51. As per claim 39, Crane in view of Flanagan teaches the apparatus of claim 38 as described above. Flanagan further teaches the apparatus comprising a plurality of remote terminals by which a plurality of vendors access the construction scheduler for coordinating and scheduling delivery of vendor goods and services for the specific building project while the construction scheduler restricts vendor access to the insurance coverage data (see paragraph 18).

Conclusion

52. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Burns et al., U.S. Patent Number 5,189,606 (See Reference C on the attached PTO-892).

White et al., U.S. Pre-Grant Publication 2002/0091550 (see Reference D on the attached PTO-892).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Neal R. Sereboff whose telephone number is (571) 270-1373. The examiner can normally be reached on Mon thru Thur from 7:30am to 5pm, with 1st Fri off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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NRS

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5/14/2007



C. LUKE GILLIGAN
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600

FORM PTO-1449
(Modified)

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use several sheets in necessary)ATTORNEY DOCKET NO.: 170296-00007
SERIAL NO.: 10/307,000
APPLICANT: Greg Dillard
FILING DATE: November 27, 2002
ART GROUP: 3626
EXAMINER:
Sheet 1 of 1

(37 CFR 1.98(b))

U.S. PATENT DOCUMENTS

Examiner Initial		Document No.	Date	Name	Class	Subclass	Filing Date
/NS/	AA	5,202,827	4/1993	Sober	364	408	
/NS/	AB	5,323,315	6/1994	Highbloom	364	408	
/NS/	AC	5,636,117	6/1997	Rothstein	395	204	
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/NS/	AH	5,870,721	2/1999	Norris	705	38	
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Examiners Initials		Other References (Including Author, Title, Date, Pertinent Pages)
/NS/	AO	Walker F. Todd, Lessons from the Collapse of three State-Chartered private deposit insurance funds, Economic Commentary, Federal Reserve Bank of Cleveland, May 1994
/NS/	AP	Peter Larr, Two sides of collateral: Security and danger, Journal of Lending & Credit Risk Management, v.78, n9, p61-70, May 1996
/NS/	AQ	Corporate ResourceNet, Who likes CLOS, CBOS and CAT bonds, Asset Sales Report, V12, n8, p3, Feb. 23, 1998
/NS/	AR	PR Newswire, First American Introduces Product for Commercial Loans and Financial Markets: New UCC Policy offers lien perfection and priority insurance, pNA, May 5, 2000
EXAMINER /Neal Sereboff/		DATE CONSIDERED 04/11/2007

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant



FORM PTO-1449
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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
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ATTORNEY DOCKET NO.: 2170296-000007
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EXAMINER:
Sheet 1 of 1

(37 CFR 1.98(b))

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/NS/	AD	5,198,642	3/1993	Deniger	235	375	
/NS/	AE	5,611,052	3/1997	Dykstra et al	395	238	
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Examiners Initials	Doc. No.	Pub. Date	Country or Patent Office	Class	Subclass	Transltn.

OTHER REFERENCES (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES)

Examiners Initials		

EXAMINER	/Neal Sereboff/	DATE CONSIDERED	04/11/2007
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FORM PTO-1449
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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

SECOND SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT BY APPLICANT
(Use several sheets if necessary)

ATTORNEY DOCKET NO.: 2170296-000007
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APPLICANT: Greg Dillard
FILING DATE: November 27, 2002
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EXAMINER:
Sheet 1 of 1

(37 CFR 1.98(b))

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Examiner Initial		Document No.	Date	Name	Class	Subclass	Filing Date
/NS/	AA	2002/0010601	01/2002	Taylor	705	4	
/NS/	AB	2002/0022976	02/2002	Hartigan	705	4	
/NS/	AC	2002/0052765	05/2002	Taylor	705	4	
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Examiners Initials	Doc. No.	Pub. Date	Country or Patent Office	Class	Subclass	Transltn.
/NS/	EP1081624A2	03/07/2001	EP			

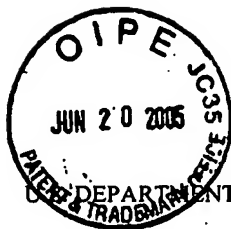
OTHER REFERENCES (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES)

Examiners Initials		

EXAMINER	/Neal Sereboff/	DATE CONSIDERED	04/11/2007
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SECOND SUPPLEMENTAL INFORMATION
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Sheet 1 of 1

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FOREIGN PATENT DOCUMENTS

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OTHER REFERENCES (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES)

Examiners Initials		
/NS/	CA	International Search Report, PCT/US03/22541

EXAMINER	/Neal Sereboff/	DATE CONSIDERED	04/11/2007
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Notice of References Cited	Application/Control No. 10/307,000		Applicant(s)/Patent Under Reexamination DILLARD, GREG	
	Examiner Neal R. Sereboff		Art Unit 3626	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2003/0139948	07-2003	Strech, Kenneth Ray	705/4
*	B	US-2003/0018507	01-2003	Flanagan, Ed	705/8
*	C	US-5,189,606	02-1993	Burns et al.	705/10
*	D	US-2002/0091550	07-2002	White et al.	705/4
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

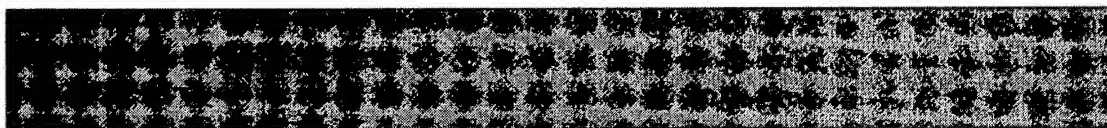
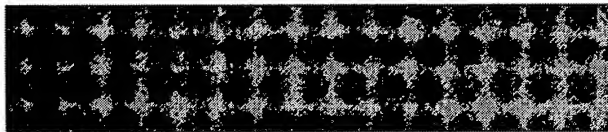
FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Crane et al., InsurnacePoliciesOnline.com; various web pages 9/2000 - 3/1/2001
	V	Dillard et al., Internet Archive WaybackMachine search for OmniBuildersrisk.com
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.



Business Insurance Network

More than just a quote... Specializing in small business insurance, our network of insurance gives you the chance to: Participate in designing your coverage; Learn what each coverage is for; Find free risk management resources.

Simple quote request forms for all major lines of coverage can be completed in minutes. Select from up to 5 companies and build your own portfolio. You must have a user account to access this secure feature.

Live Quotes for 35 Trade Contractor business classes are available now in most Midwest states for General Liability, Equipment and Builder's Risk. Others are available within 2 business days. New industries, states and coverage's are constantly added for live quotes.

Manage your account on-line. All policy holders can access this secure section to request changes, certificates of insurance and auto ID cards. You can also view your current coverage and find help with billing and claim questions.

What's New at IPO

Commercial insurance rates are on the rise. Find out why [here](#).

[Click here for more information.](#)

Live Chat Help! All help sections of the site include access to our live chat service. You can talk it up with our Customer Service Representatives at the click of a button. You will see this icon when a CSR is online to chat.


Want a basic understanding of what your insurance policy is really covering? Find a description in plain English for each coverage.

Sample policies, safety programs, claims information, OSHA compliance, general business info, associations and links. A wealth of information with a mix of humor.



[Open New Accc](#)



 1-2-3 (125x)

Operated by iSite Management Co. LLC
Copyright ? 2000 InsurancePoliciesOnline.COM LLC. All rights reserved.
All Policies placed through the [Charles L. Crane Agency Co.](#), St. Louis, MO
View the [Terms and Conditions](#) and [Privacy Statement](#) or [State Licenses](#)

On-Line Quotes For Your Business

The InsurancePoliciesOnline.com quote process is designed to provide several quotes from ins
serving your industry. Quote request pages are simple, 2 page forms, easily completed in minu

**Immediate on-line quotes are currently available for General Liability, Contractor's Equip
for Trade Contractors in Colorado, Missouri, Illinois, Indiana, Kansas, Kentucky, Oklahor
quotes will be prepared within 2 business days. An email notice will be sent when your propos**

You may select from the general industry types below to complete a quote request for your bus

☐

This industry includes the specialty trade
contractor providing a wide array of construction
services.

☐

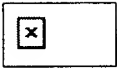
This classification is designed for businesses that
primarily conduct operations from inside a fixed
location.

☐

Businesses primarily engaged in the service trades
are eligible for this classification.

☐

The wholesale industry includes those businesses
primarily engaged in the wholesale trade of
goods.



This classification includes most categories where a business sells a product directly to the consumer.

This information will help you to complete the quote request pages.

Most small businesses will fall into one of four general industry types. Review the descriptions below to find the category that best describes your general industry. When you continue on to the general liability or worker's compensation quote request, you will be able to select your exact business classification. If you do not find your business class in one of those lists, come back to the account set up page and choose another industry.

Office & Professional

This classification is designed for businesses that primarily conduct operations from inside a fixed location. A wide variety of businesses can fall into this industry type. Those that work with clients over the phone or who have clients visit their office specifically for a meeting or personal service may be included. These businesses typically will not have showrooms. Examples of businesses in this class are medical offices, financial services, professional offices and other general office occupancies.

Retail

This classification includes most categories where a business sells a product directly to the consumer. In most classes, the consumer will come into the retail store to select and purchase goods. Incidental service of the products sold is usually included in the retail class.

Service

Businesses primarily engaged in the service trades are eligible for this classification. A business in this industry may provide a service for use on their premises or at the consumer's residence or place of business. This industry includes animal, automotive, entertainment, personal and business services.

Trade Contractor

This industry includes the specialty trade contractor providing a wide array of construction services.

Wholesale

The wholesale industry includes those businesses primarily engaged in the wholesale trade of goods. Receipts from service and installation of goods may not exceed 25% of the total sales. The wholesale distribution of nearly any type of product is included in this industry class.

To Pay by Mail - Print this page to send along with your deposit check or credit card information.

NOTE: Requested Effective Dates cannot be guaranteed when paying by mail. Your policy will become effective the later of:

- 1) The day after your payment is authorized,
- 2) The day after your check clears our account, or
- 3) Your requested effective date.

Ohio Casualty Insurance Company**Package Policy, Effective 1/4/01**

General Liability \$13,666

Package Total **\$13,666**

Processing & Handling Charge \$10

Total Premium **\$13,676**

Down Payment Selected

Hurricane Contracting
123 Orange Bowl Way
Miami, FL 33467

Account Number: 123

Phone Number (required)

Fax Number (optional)

I agree that I have selected the above insurance coverage, premiums and effective dates for my business. I understand that general liability and worker's compensation policies are issued with an estimated premium based on the information I provided and the final premium will be arrived at after a final audit. In order to issue the coverage I have requested, I agree to authorize InsurancePoliciesOnline.com, LLC to act as my sole representative to the insurance carrier(s) listed above. I understand that an insurance policy is a contract between myself and the insurance company.

Owner/Authorized Purchaser Signature _____

Printed Name _____

[Back](#)

[Print](#)

If paying by Credit Card, complete the following:

Card Number

Expiration Date

Name - exactly as it appears on the card

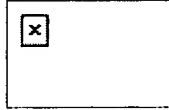
Your signature above verifies authorization to charge this credit card.

If you wish to pay with a credit card over the phone, call us at 1-800-230-5737. We will need information from this page, so please print it

or keep your browser on this page. (Note: your visitor session will time out after 30 minutes of inactivity and you will have to log in again. This is a security feature for your protection.)

Mail this page and your payment to:

**InsurancePoliciesOnline.com
New Policy Dept.
100 S. Fourth Street, Suite 800
St. Louis, MO 63102**



Header Text

A certificate of insurance is the standard method for giving proof of coverage to a third party. The certificate will list your coverage information including policy number, effective date and limit of coverage. It may be used to give a customer, landlord, bank or finance company evidence that you carry general liability, worker's compensation, auto or property insurance. It verifies that coverage is in force as of the day it is issued and that notice will be given to the certificate holder if the policy is canceled. We will send your certificate the same day you request it.

Pop up help

Insert HC

Policies - Select which of your policies you want to give proof of on the certificate. Generally, you should only list those coverage's specifically required for the certificate. There is no reason to give out more of your information than necessary.

Certificate Holder - Fill in the complete name and address of the person or business which requested the certificate. The full address is required since notice must be given to the holder if the policy is canceled.

Holder's Interest - I thought we could leave this section out, but my partner disagreed. So, please select which category the certificate holder best fits into. The Lessor would also be your landlord, and Project Owner is your customer. It doesn't make any difference, so just pick Other if you're not sure which to choose.

Interest Pertains To - If the certificate holder's interest is in only a specific building, vehicle, project or piece of equipment list it here. We'll include it on the certificate.

Additional Insured - Many customers and landlords ask to be included as an additional insured on a certificate. Add people as an additional insured with caution! When someone is named as an additional insured, it will require your policy to cover them if they are claimed against as a result of your business operation.

Special Wording - If the holder wants any special wording on the certificate, type it here exactly as it should appear on the form.

Delivery - We can send the certificate via any of the listed methods directly to the holder. It is not uncommon for the holder to ask to have the certificate faxed or emailed and the original sent via snail mail.

Copy - If you want to have a copy of this certificate for your file or if you want to send it to the holder yourself, choose your delivery method.

New

Complete the information below for each new home location to be included for coverage. Provide the exact address, type of structure and the construction class. The completed value should be the estimated total value of the finished building, excluding land values. If you need to change or delete an entry, simply click on the red arrow.

Remodeler

Complete the information below for each location which you wish to cover. Provide the exact address, type of structure and the construction class. If you own, or are responsible for, the shell (existing building) you may choose to include coverage for it. The value of improvements should include all work you and any subcontractors are performing on the structure. If you choose, you may include anticipated profit at up to 10% of the shell value for each location. If you need to change or delete an entry, simply click on the red arrow.

Header Text on the top of the page

Once you have an insurance policy in force, the only way to change it is with an endorsement. The following change request is used to ask the insurance company to make any necessary changes. It can be used to add or drop vehicles, equipment or buildings. You may also use it to change your limits of insurance should that become necessary. If your business grows during the year, sales and payroll estimates may be increased to avoid an audit premium. (To add a new policy to your portfolio, simply complete a quote request for that line of insurance.)

Pop up help

(Insert HumanClick)

Policy Type - Please select the policy which you need to change. For multiple changes to the same policy, you may use the same request form and list all the changes (adding a new car and dropping an old one, for example). If your changes affect more than one policy, you will need to complete separate requests for each policy.

Effective Date - Select the date for your change (the day the coverage should start or end). The date chosen cannot be any earlier than the current day. We cannot backdate new coverage. The insurance company tends to be suspicious of not finding out about a building until 2 weeks after you bought it.... especially if it's on fire right now. Most policies give you a grace period for reporting new items for coverage. However, to be safe, you should report all your changes as soon as possible. All change requests become an official part of the policy when issued on an endorsement by the insurance company.

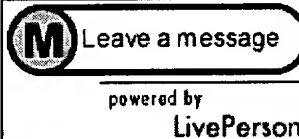
Add/Delete Coverage - Use these sections to list items to add or drop from your policy. It is suggested that you do not drop an item until your financial interest in it officially ends. To add a new item for coverage, provide the same information requested on original items (year, make, model, value, use, etc.). Also state what coverage you want to apply to the item (liability, full coverage, etc.). If there are any additional insureds (a mortgage holder on a building or lien holder on a vehicle, etc), you may list their name and address under the item to be added.

An endorsement will be sent to you reflecting your change request and officially adding it to the policy. Any additional or return premium due as a result of the endorsement will be reflected in your direct billing statement.


GENERAL LIABILITY APPLICATION	
GENERAL INFORMATION	
1. Any medical facilities provided or medical professionals employed or contracted?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2. Do/have past, present or discontinued operations involve(d) storing, treating, discharging, applying, disposing or transporting of hazardous material? (e.g. landfills, wastes, fuel tanks, etc.)?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3. Machinery or equipment loaned or rented to others?	<input type="radio"/> Yes <input checked="" type="radio"/> No
4. Any watercraft, docks, floats owned, hired or leased?	<input type="radio"/> Yes <input checked="" type="radio"/> No
5. Is there a swimming pool on the premises?	<input type="radio"/> Yes <input checked="" type="radio"/> No
6. Sporting or social events sponsored?	<input type="radio"/> Yes <input checked="" type="radio"/> No
7. Do you lease employees from other employers?	<input type="radio"/> Yes <input checked="" type="radio"/> No
8. Is there a formal written safety and security policy in effect?	<input type="radio"/> Yes <input checked="" type="radio"/> No
CONTRACTORS	
1. Does applicant draw plans, designs or specifications?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2. Do any operations include blasting or utilize or store explosive material?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3. Do any operations include excavation, tunneling, underground work or earth moving?	<input type="radio"/> Yes <input checked="" type="radio"/> No
4. Do your subcontractors (if any) carry coverage or limits less than yours?	<input type="radio"/> Yes <input checked="" type="radio"/> No
5. Are subcontractors allowed to work with out certificates of insurance?	<input type="radio"/> Yes <input checked="" type="radio"/> No
6. Does applicant lease equipment to others with or without operators?	<input type="radio"/> Yes <input checked="" type="radio"/> No
7. List the types of subcontractors used (if any): <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
8. Any work related to aircraft/space industry?	<input type="radio"/> Yes <input checked="" type="radio"/> No
9. Do you contact proper utility service before digging or working around wires?	<input type="radio"/> Yes <input type="radio"/> No
10. Have you performed any work at a landfill site in the past 10 years?	<input type="radio"/> Yes <input type="radio"/> No
11. Do you install fire alarms or smoke detectors?	<input type="radio"/> Yes <input type="radio"/> No

Continue

Thank You for Completing a Quote Request at InsurancePoliciesOnline!



Below you may review a summary of each line of coverage for which you have requested a quote. Those eligible for immediate online quotes will be followed by a direct link to your proposal. All others will be added to your proposal within 2 business days of your submission. An email notification will be sent when your proposal is completed.

When your proposal is ready, you may view it by clicking on the  icon. It will be here and in the Account Services section.

If you need to return to add or change your quote request, they will be saved and accessible until you've confirmed them for submission. When you log in, you will be able to access your open quote requests from the Account Services page. To complete a quote request for another coverage, select it from the tool bar. When you are satisfied with the data you have entered, select the **Submit** button. This will prompt us to begin working on your quote request. While your proposal is being prepared, we ask that you do not make changes to any of the quote requests submitted. This may result in the proposal being based on different information than the quote request. Once the proposal is complete, you may request a new quote again. For those lines with a live quote available, changes may be made to the quote request at any time and viewed in the proposal immediately.

General Liability

Business Classification

	F/T Employees	P/T Employees	Annual Payroll
<input type="checkbox"/> Excavation	4	0	\$125,000
Total	4	0	\$125,000

Contractor's Equipment

Item Description

	Insured Value
<input type="checkbox"/> 1996 Cabletron	\$25,000
Sub-Total	\$25,000
<input type="checkbox"/> Unscheduled Equipment	\$2,500
Total	\$27,500

Business Auto

Vehicle Description

	Cost New
<input type="checkbox"/> 1990 FOIRD TRUCK VIN:123345	\$4,500

Workers' Compensation

Business Classification

	F/T Employees	P/T Employees	Annual Payroll
<input type="checkbox"/> Cable TV, Satellite Dish and Telephone installation (Residential)	10	0	\$150,000
<input type="checkbox"/> Electrical Work - within buildings - no burglar or	5	0	\$50,000

fire alarm installation

<input type="checkbox"/> Clerical	2	0	\$26,000
Total	17	0	\$226,000

Builders' Risk☐☐ Location

Insured

Value

123 ANYWHERE, maryville, IL 62062

\$165,000

Total

\$165,000

Your account currently has a pending quote submission and no changes can be made to your request(s) at this time.

Your submission was made on 12/31/00 3:19:19 PM.

Please select the county or city in which your primary business address is located.

Listed cities refer only to those addresses within their city limits.

If your county and city are both listed, choose the city.

(Suburban areas refer only to those townships directly bordering the listed city. For example, Suburban Chicago would include all those townships and suburbs directly bordering the City of Chicago.)

Entire State – these states are not divided into separate territories for rating purposes.

Remainder of State – all those counties not specifically listed.



InsurancePoliciesOnline.COM

11/15/2000 8:39:22 PM

PROPOSAL FOR INSURANCE COVERAGE

ACME CONSTRUCTION CO., INC.

	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
General Liability			
\$2,000,000 Aggregate / \$1,000,000 Occurrence	<input checked="" type="radio"/> \$2,813	<input checked="" type="radio"/> \$6,370	<input checked="" type="radio"/> \$2,554
\$1,000,000 Aggregate / \$500,000 Occurrence	<input type="radio"/> \$2,385	<input type="radio"/> \$5,062	<input type="radio"/> \$2,144
\$600,000 Aggregate / \$300,000 Occurrence	<input type="radio"/> \$2,120	<input type="radio"/> \$4,302	<input type="radio"/> \$1,871
Property Damage Deductible	N/A	N/A	N/A
Contractor's Equipment			
Scheduled Limit: \$65,000 UnScheduled Limit: \$600			
No Equipment Coverage	<input checked="" type="radio"/> Exclude	<input checked="" type="radio"/> Exclude	<input checked="" type="radio"/> Exclude
\$250 Deductible	<input type="radio"/> \$26	<input type="radio"/> \$23	<input type="radio"/> \$25
\$500 Deductible	<input type="radio"/> \$24	<input type="radio"/> \$22	<input type="radio"/> \$23
\$1,000 Deductible	<input type="radio"/> \$0	<input type="radio"/> \$20	<input type="radio"/> \$21
Property Coverage			
Building Limit: \$255,000 Personal Property: \$115,000			
No Property Coverage	N/A	N/A	N/A
\$250 Deductible	N/A	N/A	N/A
\$500 Deductible	N/A	N/A	N/A
\$1,000 Deductible	N/A	N/A	N/A
Optional Property Coverages			
Earthquake Coverage	N/A	N/A	N/A
Business Auto			
Liability Limit: \$500,000 UM/UIM: \$50,000 Medical Payments:			

\$1,000				
No Auto Coverage	<input checked="" type="radio"/> Exclude	<input checked="" type="radio"/> Exclude	<input checked="" type="radio"/> Exclude	
Business Auto Coverage	<input type="radio"/> \$3,500	<input type="radio"/> \$3,250	<input type="radio"/> \$2,890	
Optional Auto Coverages				
Hired/Non-Owned Liability	N/A	<input type="checkbox"/> \$109	<input type="checkbox"/> \$106	
Hired Auto Physical Damage \$25,000	N/A	N/A	N/A	
Workers' Compensation				
No Work Comp Coverage	N/A	N/A	N/A	
\$1,000,000 Employer's Liability Limit	N/A	N/A	N/A	
\$500,000 Employer's Liability Limit	N/A	N/A	N/A	
Umbrella				
No Umbrella Coverage	N/A	N/A	N/A	
\$2,000,000 Aggregate / \$2,000,000 Occurrence	N/A	N/A	N/A	
\$1,000,000 Aggregate / \$1,000,000 Occurrence	N/A	N/A	N/A	
<input checked="" type="radio"/> No Selection	<input type="radio"/> Select this Package	<input type="radio"/> Select this Package	<input type="radio"/> Select this Package	

	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Monoline Workers' Compensation					
No Monoline Work Comp Coverage	<input type="radio"/> N/A	<input type="radio"/> N/A	<input type="radio"/> N/A	<input type="radio"/> N/A	<input type="radio"/> N/A
\$1,000,000 Employer's Liability Limit	<input checked="" type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>
\$500,000 Employer's Liability Limit	<input type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>	<input type="radio"/> <premium>
	<input type="radio"/> Select the Work Comp Package	<input checked="" type="radio"/> Select the Work Comp Package	<input type="radio"/> Select the Work Comp Package	<input type="radio"/> Select the Work Comp Package	<input type="radio"/> Select the Work Comp Package

		<input checked="" type="checkbox"/> <carrier>
--	--	---

		<input checked="" type="checkbox"/>	
Builder's Risk Coverage			
Insured Limit: Deductible:			
None	<input type="radio"/> Exclude	<input checked="" type="radio"/> Exclude	
Annual Reporting Rate Premium	<input type="radio"/> <premium> <(rate/\$100)>	<input type="radio"/> <premium> <(rate/\$100)>	
Monthly Reporting: Rate Premium	<input type="radio"/> <premium> <(rate/\$100)>	<input type="radio"/> <premium> <(rate/\$100)>	
Single Shot Policy Per Location	<input type="radio"/> Select this option (choose locations below)	<input type="radio"/> Select this option (choose locations below)	
Location	<input type="checkbox"/> <premium>	<input type="checkbox"/> <premium>	
<input checked="" type="radio"/> No Selection	<input type="radio"/> Select this Builder's Risk Package	<input type="radio"/> Select this Builder's Risk Package	

[View Premium Summary](#)

[Cancel](#)

ocg_small.gif
ohio_desc.htm
safeco_small.gif
safe_desc.htm
zurich_small.gif
zuri_desc.htm

PROPOSAL TEST DATA FOLLOWS:

GENERAL LIABILITY TEST SECTION:

numColumns: 1
Carrier(i): OHIO
Premium600: 2119.8112
Premium1000: 2384.7876
Premium2000: 2812.8264
PDDed: 0
=

numColumns: 2
Carrier(i): SAFE

Premium600: 4302
Premium1000: 5062
Premium2000: 6370
PDDed: 0

=

numColumns: 3
Carrier(i): ZURI
Premium600: 1870.6
Premium1000: 2144.15
Premium2000: 2553.85
PDDed: 0

=

EQUIPMENT TEST SECTION:

Carrier(i): OHIO
Premium250: 26.4
Premium500: 24
Premium1000: 0

=

Carrier(i): SAFE
Premium250: 23.1
Premium500: 22.08
Premium1000: 20.46

=

Carrier(i): ZURI
Premium250: 24.75
Premium500: 22.5
Premium1000: 21.375

=

PROPERTY TEST SECTION:

Carrier(i): OHIO
Premium250: 0
Premium500: 0
Premium1000: 0
PremiumEQ: 0
DeductibleEQ: 0

=

Carrier(i): SAFE
Premium250: 0
Premium500: 0
Premium1000: 0
PremiumEQ: 0
DeductibleEQ: 0

=

Carrier(i): ZURI
Premium250: 0
Premium500: 0
Premium1000: 0
PremiumEQ: 0
DeductibleEQ: 0

=

BUSINESS AUTO TEST SECTION:

Carrier(i): OHIO
PremiumCombined: 3500
PremiumLiab: 0

Premium250: 0
Premium500: 0
Premium1000: 0
PremiumHB: -1
PremiumNon: 0
PremiumHBNon_Incl: 0
PremiumHiredPD: 0
PremiumHiredPD_Incl: 0
=

Carrier(i): SAFE
PremiumCombined: 3250
PremiumLiab: 0
Premium250: 0
Premium500: 0
Premium1000: 0
PremiumHB: 47
PremiumNon: 62
PremiumHBNon_Incl: 0
PremiumHiredPD: 0
PremiumHiredPD_Incl: 0
=

Carrier(i): ZURI
PremiumCombined: 2890
PremiumLiab: 0
Premium250: 0
Premium500: 0
Premium1000: 0
PremiumHB: 45
PremiumNon: 61
PremiumHBNon_Incl: 0
PremiumHiredPD: 0
PremiumHiredPD_Incl: 0
=

WORK COMP TEST SECTION:

Carrier(i): OHIO
Premium500: 0
Premium1000: 0
ExpenseConstant: 0
OtherDebits: 0
OtherCredits: 0
ExpMod: 0
=

Carrier(i): SAFE
Premium500: 0
Premium1000: 0
ExpenseConstant: 0
OtherDebits: 0
OtherCredits: 0
ExpMod: 0
=

Carrier(i): ZURI
Premium500: 0
Premium1000: 0
ExpenseConstant: 0

OtherDebits: 0
OtherCredits: 0
ExpMod: 0
=

UMBRELLA TEST SECTION:

Carrier(i): OHIO
Premium1000: 0
Premium2000: 0
SIR: 0
=

Carrier(i): SAFE
Premium1000: 0
Premium2000: 0
SIR: 0
=

Carrier(i): ZURI
Premium1000: 0
Premium2000: 0
SIR: 0
=

BUILDERS RISK TEST SECTION:

recordcount: 1
i: 0
Carrier(i): ZURI
J:0
#1 You Suck
0.18
0.45
0.03
0.01
315
787.5
52.4999988265336
17.4999996088445
315
787.5
52.4999988265336
17.4999996088445
=



Premium Summary

ACME CONSTRUCTION CO., INC.

Thank you for deciding to purchase your insurance coverage from InsurancePoliciesOnline.COM.

Please select an effective date for your coverage. The date must be between 11/25/2000 and 12/24/2000. All policies are issued for a period of one year. You may choose a different effective date for each group of policies below.

OHIO

Package Policy

Effective Date



General Liability	\$2,591
Workers Compensation	\$2,200
Package Total	\$4,791

ZURI

Monoline Workers' Compensation

Effective Date



Workers Compensation	\$2,010
Account Total	\$6,801
Downpayment Required (25%)	\$1,700
Installments (8 equal)	\$638

I agree that I have selected the above insurance coverage, premiums and effective dates for my business. I understand that general liability and worker's compensation policies are issued with an estimated premium based on the information I provided and the final premium will be arrived at after a final audit. In order to issue the coverage I have requested, I agree to authorize InsurancePoliciesOnline.com, LLC to act as my sole representative to the insurance carrier(s) listed above. I understand that an insurance policy is a contract between myself and the insurance company.

When you choose to purchase insurance at InsurancePoliciesOnline.com, you warrant the following:

1. You are the owner or authorized insurance buyer for the company requesting coverage.
2. You want InsurancePoliciesOnline.com to act as your sole representative to the insurance company selected for the lines of coverage for which you have applied.
3. You understand that all rates, classifications, coverage, terms, monthly premium payments and audits are subject to the discretion of the insurance company and not within the control of InsurancePoliciesOnline.com.
4. All coverage determinations and claim settlements are done solely by the insurance company. If there is any conflict between site contents and the actual insurance policy, the actual insurance policy shall control.
5. It is your duty to comply with all terms and conditions of the insurance policy.

Any and all information that has been, or will be, provided by you is and shall be true and correct.

I agree ☒ do not agree ☐ with the above conditions of purchase.

(Reference Von PTO-892)



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				<u>Sep 25, 2000</u> *	<u>Jan 24, 2001</u> *	<u>Jan 25, 2002</u>	<u>Feb 09, 2003</u>	<u>Mar 20, 2004</u> *	<u>Jan 31, 2005</u>	<u>Jan 01, 2006</u> *	
				<u>Oct 28, 2000</u>	<u>Feb 02, 2001</u>	<u>May 26, 2002</u>	<u>Feb 17, 2003</u>	<u>Mar 31, 2004</u>	<u>Feb 09, 2005</u>		
					<u>Mar 30, 2001</u>	<u>Sep 28, 2002</u>	<u>Mar 31, 2003</u>	<u>May 18, 2004</u>			
					<u>May 18, 2001</u>	<u>Sep 29, 2002</u>	<u>Apr 24, 2003</u>	<u>May 19, 2004</u>			
					<u>Jul 23, 2001</u>	<u>Nov 21, 2002</u>	<u>May 22, 2003</u>	<u>Jul 30, 2004</u>			
					<u>Dec 03, 2001</u> *	<u>Nov 23, 2002</u>	<u>Jun 22, 2003</u>	<u>Sep 02, 2004</u>			
							<u>Jul 24, 2003</u>	<u>Sep 04, 2004</u>			
							<u>Sep 21, 2003</u>	<u>Sep 24, 2004</u>			
							<u>Oct 22, 2003</u>	<u>Sep 29, 2004</u>			
							<u>Nov 22, 2003</u>	<u>Dec 03, 2004</u>			
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Bib Data Sheet

CONFIRMATION NO. 3003

SERIAL NUMBER 10/307,000	FILING OR 371(c) DATE 11/27/2002 RULE	CLASS 705	GROUP ART UNIT 3626	ATTORNEY DOCKET NO. 5001.1-020	
APPLICANTS Greg Dillard, Bethlehem, GA; ** CONTINUING DATA ***** This appln claims benefit of 60/363,521 03/13/2002 <i>NK</i> ** FOREIGN APPLICATIONS ***** IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY ** ** 01/06/2003					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Verified and Acknowledged <i>[Signature]</i> <i>NK</i> Examiner's Signature Initials		STATE OR COUNTRY GA	SHEETS DRAWING 1	TOTAL CLAIMS 25	INDEPENDENT CLAIMS 3
ADDRESS 23506					
TITLE Method of administrating insurance coverage for multi tasks building projects					
FILING FEE RECEIVED 583	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		

Index of Claims 	Application/Control No. 10307000	Applicant(s)/Patent Under Reexamination DILLARD, GREG
	Examiner Sereboff, Neal R	Art Unit 3626


✓	Rejected
=	Allowed

-	Cancelled
÷	Restricted

N	Non-Elected
I	Interference


A	Appeal
O	Objected

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant			<input type="checkbox"/> CPA			<input type="checkbox"/> T.D.			<input type="checkbox"/> R.1.47		
CLAIM		DATE									
Final	Original	05/14/2007									
	1	✓									
	2	✓									
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	35	✓									
	36	✓									

Index of Claims 	Application/Control No. 10307000	Applicant(s)/Patent Under Reexamination DILLARD, GREG
	Examiner Sereboff, Neal R	Art Unit 3626

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant <input type="checkbox"/> CPA <input type="checkbox"/> T.D. <input type="checkbox"/> R.1.47										
CLAIM		DATE								
Final	Original	05/14/2007								
	37	✓								
	38	✓								
	39	✓								

Search Notes 	Application/Control No. 10307000	Applicant(s)/Patent Under Reexamination DILLARD, GREG
	Examiner Sereboff, Neal R	Art Unit 3626

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Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
See Attached EAST (USPAT/PGPUB) text search, Google Search, Internet Archive Search, spoke with 101 pannel	5/1/2007	nrs

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Class	Subclass	Date	Examiner

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EAST Search History

* Title / Abs / Keyword

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S2	1	"6236973"	US-PGPUB; USPAT	AND	ON	2007/05/14 10:47
S3	2	greg near dillard	US-PGPUB; USPAT	AND	ON	2007/04/10 07:46
S4	92	(builder or construction) near2 insurance	US-PGPUB; USPAT	AND	ON	2007/04/10 17:58
S5	3	S4 and Internet and weather and loan	US-PGPUB; USPAT	AND	ON	2007/04/10 07:49 *
S6	126	(builder or construction) near3 insurance	US-PGPUB; USPAT	AND	ON	2007/04/10 08:23
S8	21	S6 and Internet and loan	US-PGPUB; USPAT	AND	ON	2007/04/10 08:06 *
S9	2	S6 and weather and geography	US-PGPUB; USPAT	AND	ON	2007/04/10 08:07 *
S11	79	S6 and (geography or location)	US-PGPUB; USPAT	AND	ON	2007/04/10 08:07
S12	12	S11 and weather	US-PGPUB; USPAT	AND	ON	2007/04/10 08:07 ↓
S13	1067	(builder or construction) near3 (insurance or risk)	US-PGPUB; USPAT	AND	ON	2007/04/10 08:23
S14	53	S13 and (geography or location) and weather	US-PGPUB; USPAT	AND	ON	2007/04/10 08:23
S15	5	S14 and loan	US-PGPUB; USPAT	AND	ON	2007/04/10 08:24 *
S16	14	S14 and Internet	US-PGPUB; USPAT	AND	ON	2007/04/10 08:24
S17	1	((builder or construction) near2 insurance) with Internet	US-PGPUB; USPAT	AND	ON	2007/04/10 17:59
S18	5	((builder or construction or contractor) near2 insurance) with Internet	US-PGPUB; USPAT	AND	ON	2007/04/16 14:30 *
S19	25	("5202827" "5323315" "5636117" "5644726" "5806042" "5819230" "5855005" "5870721" "5878404" "5893072" "5903873" "5907828" "5907848" "6236972" "4736294" "4831526" "4975840" "5198642" "5611052" "5809478" "5873066" "20020010601" "20020022976" "20020052765" "20020095317").PN.	US-PGPUB; USPAT	AND	ON	2007/04/11 10:24
S20	92	(builder or construction) near2 insurance	US-PGPUB; USPAT	AND	ON	2007/04/16 15:27
S21	126	(builder or construction) near3 insurance	US-PGPUB; USPAT	AND	ON	2007/04/16 14:19

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S22	3	S21 and Internet and weather and loan	US-PGPUB; USPAT	AND	ON	2007/04/16 14:19	*
S23	18	S21 and weather	US-PGPUB; USPAT	AND	ON	2007/04/16 14:23	*
S24	64	(builder or construction or contractor) and insurance and weather and (loan or lender) geograph\$ and Internet and print\$3	US-PGPUB; USPAT	AND	ON	2007/04/16 18:33	
S25	37	(builder or construction or contractor) and insurance and weather and (loan or lender) geograph\$ and Internet and print\$3 and policy	US-PGPUB; USPAT	AND	ON	2007/04/16 14:44	*
S26	46	insurance and weather and (loan or lender) geograph\$ and Internet and print\$3 and policy	US-PGPUB; USPAT	AND	ON	2007/04/16 14:45	*
S27	21	insurance and weather and (loan or lender) geograph\$ and Internet and print\$3 and policy and premium	US-PGPUB; USPAT	AND	ON	2007/04/16 14:47	*
S28	24	insurance and weather and (loan or lender) and Internet and print\$3 and policy and premium	US-PGPUB; USPAT	AND	ON	2007/04/16 15:05	*
S29	633	(builder or construction or contractor) with insurance	US-PGPUB; USPAT	AND	ON	2007/04/16 15:28	
S30	41	(builder or construction or contractor) with insurance with project	US-PGPUB; USPAT	AND	ON	2007/04/16 16:42	*
S31	38	(builder or construction or contractor) with insurance with project and (locat\$ or geog\$)	US-PGPUB; USPAT	AND	ON	2007/04/16 16:42	*
S32	2	(builder or construction or contractor) with insurance with project and (locat\$ or geog\$) and weather	US-PGPUB; USPAT	AND	ON	2007/04/16 16:43	*
S33	554	(builder or construction or contractor) and insurance and weather and (geograph\$ or locat\$) and print\$3	US-PGPUB; USPAT	AND	ON	2007/04/16 18:34	
S34	13	((builder or construction or contractor) with insurance) and (weather with (geograph\$ or locat\$)) and print\$3	US-PGPUB; USPAT	AND	ON	2007/04/16 18:42	*
S35	15	((builder or construction or contractor or project) with insurance) and (weather with (geograph\$ or locat\$)) and print\$3	US-PGPUB; USPAT	AND	ON	2007/04/16 18:42	*
S36	152	insurance with weather	US-PGPUB; USPAT	AND	ON	2007/05/14 10:48	

EAST Search History

S37	25	insurance with weather with (builder or contractor or construction)	US-PGPUB; USPAT	AND	ON	2007/05/14 13:31
S39	742	construction near2 schedul\$	US-PGPUB; USPAT	AND	ON	2007/05/14 13:32
S40	7	construction near2 schedul\$ with restrict\$	US-PGPUB; USPAT	AND	ON	2007/05/14 13:32

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